death benefit in one payment is irrevocable when OPM authorizes the payment.

- (2) Upon the death of a current spouse who was receiving the basic employee death benefit in 36 installments under paragraph (b)(2) of this section, the remaining portion of the basic employee death benefit will be paid as one payment to the estate of the current spouse.
- (3) As used in this section, "remaining portion of the basic employee death benefit" means the amount of the basic employee death benefit computed under paragraph (a) of this section that has not been paid. The amount is the remaining principal computed based on an amortization schedule with the initial principal equal to the amount computed under paragraph (a) of this section and the interest rate based on the applicable factor under paragraph (b)(2) of this section.

[52 FR 2074, Jan. 16, 1987, as amended at 52 FR 23014, June 17, 1987; 52 FR 36389, Sept. 29, 1987; 56 FR 65419, Dec. 17, 1991; 69 FR 69806, Dec. 1, 2004; 76 FR 52540, Aug. 23, 2011; 76 FR 55213, Sept. 7, 2011; 79 FR 66279, Nov. 7, 2014]

§843.310 Annuity based on death of an employee.

Except as provided in §843.312, if an employee dies after completing at least 10 years of service, a current spouse is entitled to an annuity equal to 50 percent of the annuity computed under subpart D of part 842 of this chapter (without reduction for age), with respect to the employee. The annuity is in addition to the benefit described in §843.309.

[52 FR 2074, Jan. 16, 1987, as amended at 52 FR 23014, June 17, 1987]

§843.311 Annuity based on death of a separated employee.

(a) Except as provided in §843.312, if a separated employee who has completed at least 10 years of service dies after having separated from the service with title to a deferred annuity under §842.212 of this chapter, but before having established a valid claim for an annuity, and is survived by a current spouse to whom he or she was married on the date of separation, the current spouse may elect to receive—

- (1) An annuity under paragraph (b) of this section; or
- (2) The unexpended balance, if the current spouse is the individual who would be entitled to the unexpended balance
- (b) Except as provided in §843.312 and paragraph (c) of this section, the current spouse annuity under this section equals 50 percent of an annuity computed under subpart D of part 842 of this chapter, for the separated employee. If the separated employee died before having attained the minimum retirement age, the computation is made as if the separated employee had attained the minimum retirement age.
- (c)(1) The current spouse annuity commences on the day after the separated employee would have attained—
- (i) Age 62 if the separated employee had less than 20 years of creditable service,
- (ii) Age 60 if the employee had at least 20 years of creditable service but less than 30 years of creditable service;
- (iii) The minimum retirement age if the employee had at least 30 years of creditable service.
- (2)(i) The current spouse may elect to receive an adjusted annuity beginning on the day after the death of the separated employee.
- (ii) The rate of the adjusted annuity equals the annuity computed under paragraph (b) of this section multiplied by the factor in appendix A of this subpart for the age of the retiree as of the birthday before the retiree's death.

[52 FR 2074, Jan. 16, 1987, as amended at 52 FR 23014, June 17, 1987; 57 FR 54681, Nov. 20, 1992]

§843.312 Payment to former spouses.

- (a) Any benefit (or a portion of any benefit) payable to a current spouse under this subpart is payable to a former spouse instead if the former spouse is entitled to that benefit under the terms of a qualifying court order or an election under subpart F of part 842 of this chapter.
- (b) A current spouse annuity may not exceed the difference between—
- (1) The amount of the annuity that would otherwise be payable to the current spouse under this subpart; and

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- (2) The amount of the annuity payable to any former spouse of the deceased employee, retiree, or separated employee based on an election made under subpart F of part 842 of this chapter or a qualifying court order.
- (c) The basic employee death benefit paid to a current spouse may not exceed the difference between—
- (1) The amount that would otherwise be payable to the current spouse under §843.310; and
- (2) The portion of the basic employee death benefit payable to a former spouse based on a qualifying court order.

§843.313 Elections between survivor annuities.

- (a) A current spouse annuity cannot be reinstated under §843.305 unless—
- (1) The surviving spouse elects to receive the reinstated current spouse annuity instead of any other payments (except any accrued but unpaid annuity and any unpaid employee contributions) to which he or she may be entitled under FERS, or any other retirement system for Government employees, by reason of the remarriage; and
- (2) Any lump sum paid on termination of the annuity is returned to the Civil Service Retirement and Disability Fund.
- (b) A current spouse is entitled to a current spouse annuity based on an election under §842.612 only upon electing this current spouse annuity instead of any other payments (except any accrued but unpaid annuity and any unpaid employee contributions) to which he or she may be entitled under FERS, or any other retirement system for Government employees.
- (c) A former spouse who marries a retiree is entitled to a former spouse annuity based on an election by that retiree under §842.611, or a qualifying court order terminating that marriage to that retiree only upon electing this former spouse annuity instead of any other payments (except any accrued but unpaid annuity and any unpaid employee contributions) to which he or she may be entitled under FERS, or any other retirement system for Government employees.
- (d) As used in this section, "any other retirement system for Govern-

ment employees' does not include Survivor Benefit Payments from a military retirement system or social security benefits.

[57 FR 54681, Nov. 20, 1992]

§843.314 Amount of survivor annuity where service includes credit for service with a nonappropriated fund instrumentality.

- (a) The survivor annuity based on service that includes service with a nonappropriated fund instrumentality made creditable by an election under 5 CFR part 847, subpart D, is computed under 5 CFR part 847, subpart F.
- (b) The survivor annuity based on service that includes service with a nonappropriated fund instrumentality made creditable by an election under 5 CFR part 847, subpart H, is computed under 5 CFR part 847, subpart I.

[68 FR 2178, Jan. 16, 2003]

APPENDIX A TO SUBPART C OF PART 843—PRESENT VALUE CONVERSION FACTORS FOR EARLIER COMMENCING DATE OF ANNUITIES OF CURRENT AND FORMER SPOUSES OF DECEASED SEPARATED EMPLOYEES

With at least 10 but less than 20 years of creditable service—

Age of separated employee at birthday before death	Multiplier
26	.0726
27	.0792
28	.0859
29	.0930
30	.1002
31	.1081
32	.1165
33	.1252
34	.1343
35	.1443
36	.1550
37	.1664
38	.1786
39	.1914
40	.2053
41	.2200
42	.2358
43	.2528
44	.2710
45	.2905
46	.3114
47	.3337
48	.3580
49	.3839
50	.4118
51	.4419
52	.4745
53	.5097
54	.5477
55	.5889